

as the Federal government in the interest of protecting students and limited taxpayer funds.

At issue here, Mr. Speaker, is the practice of lenders buying their way into colleges and universities through excessive "inducements," or what some might term bribery.

Over the last year stories have surfaced with lenders offering exotic vacations to employees of colleges as well as offering to run student aid offices during high volume times.

These activities often result in lenders securing a coveted place on a college's "preferred lender list."

While some may see this as not so troubling or not the business of government, I beg to differ. When these activities directly result in limited options for students and families in deciding how to pay for college, I believe it is not only our business but our responsibility to do something.

Preferred lender lists are, for the most part, a non-issue with some colleges and universities. These institutions have indeed done the work of looking for the best deal in the interest of students and families and can justify why lenders have a place on their preferred lender list.

But this is the exception rather than the rule. Entry into a school's preferred lender list means more than just having a coveted spot and a near guarantee of business, it means there are opportunities for lenders to prey on students and families and offer them private loans.

This problem is exacerbated by the fact that students are taking out loans in record number and doing so before having exhausted all of their options with federal student loans.

Why is this a problem? Private loans carry interest rates as high as 19 percent—compared to federal loans that are offered at 6.8 percent.

Something must be done about the practices by lenders to limit choice for students as well as encourage students to take out high-interest and risky private loans before exhausting all of their borrowing options through the federal programs.

To begin the process of addressing this, I join my colleagues from the Education and Labor Committee, RUBEN HINOJOSA, TIM BISHOP, JOE COURTNEY and JOHN YARMUTH in introducing the Student Loan Sunshine Act. The legislation: Requires full disclosure of special arrangements that lenders and institutions of higher education have to offer loan products at the institution; Bans lenders from offering gifts worth more than \$10 to college employees, including travel, lodging, entertainment, and in-kind services that lenders provide to college financial aid offices; Requires full disclosure of the reasons why an institution of higher education has selected a lender for its "preferred lender" list, including any special arrangements the lender has with the school; Encourages borrowers to maximize their borrowing through the government's loan programs before taking out alternative loans and direct-to-consumer loans with higher interest rates.

The legislation has also been introduced by Senators EDWARD KENNEDY and RICHARD DURBIN in the Senate.

It is clear that we need to take steps to address the complex activities of lenders and their relationships with institutions. The Student Loan Sunshine Act is a necessary first step in starting the dialogue at the national level.

## HONORING CATHOLIC SCHOOLS WEEK

**HON. DANNY K. DAVIS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 7, 2007*

Mr. DAVIS of Illinois. Madam Speaker, the theme of the 33rd annual Catholic Schools Week is "Good News in Education," and there is much good news to share. There are over 7500 Catholic schools nationwide educating over 2 million students. Catholic high schools have an impressive graduation rate, with 97 percent of students going to college. Chicago boasts the second largest Catholic school system in the country, with 102,000 students and 5,400 teachers in 258 schools. In Chicago, as in other urban areas, Catholic schools play an important role in providing quality academic training to children and youth.

Yet, Catholic schools do more than educate, they emphasize discipline and service—two critical elements to raising responsible youth. In a society where many individuals place primacy on their personal needs, Catholic schools focus on preparing students to contribute to society by considering the needs of others. The close involvement of parents, a cornerstone of Catholic education, makes clear that education is not something that occurs only within the school house.

From Chicago to across this nation, Catholic schools have provided education and service to those who have been traditionally left behind in our society. They have taken in poor and neglected children and released to the nation leaders and champions. For this I want to commend the Catholic school system in America. It is a beacon of hope to neighborhoods and communities throughout the nation.

Catholic schools, however, like all other components of education, Madam Speaker, are facing difficult times. I would hope that as the year goes on and as we discuss and debate education, we commit to putting as many resources into education as we possibly can, ensuring the vitality of the institution, knowing that the investment secures the success of the future generations.

So I graciously thank our teachers, counselors, nuns, and priests in our Catholic schools for their years of dedicated service. I offer heartfelt appreciation for their enormous dedication to our nation's children, and I urge them to continue to strive for excellence as they prepare our young people's hearts and minds to lead the nation.

Again, I salute the Catholic schools for their outstanding contributions, and I would like to recite for the record those in my district, which are as follows:

Chicago Jesuit Academy, Divine Infant Jesus School, Divine Providence School, St. Bernardine School, St. Edmund School, St. Jerome School, St. Stanislaus Kostka, St. Elizabeth School, St. Helen School, Children of Peace School, Santa Lucia School, St. Pius V School, St. Therese School, Visitation School, St. Domitilla School, Ascension School, St. Giles School, St. Luke School.

St. Vincent Ferrer School, Old St. Mary's, St. Angela School, St. Malachy School, St. Nicholas Cathedral, San Miguel-Corner Campus, Frances Xavier Warde, Our Lady of the Westside, St. Catherine/St. Lucy, Immaculate Conception School, Archbishop Quigley Pre-

paratory, Fenwick High School, Holy Trinity High School, St. Ignatius College Prep., St. Joseph High School, Trinity High School.

## TRIBUTE ON THE RETIREMENT OF JUDGE DIANE KARPINSKI

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, February 7, 2007*

Mr. KUCINICH. Madam Speaker, I rise today to honor Judge Diane Karpinski of Ohio's 8th District Court of Appeals who is retiring after a long and illustrious career. Actually, Judge Karpinski has had two careers. After earning both bachelor's and master's degrees in English from Ohio State University, she taught for 19 years, first at Ohio State and later at Cleveland State University. Then, upon graduation from Cleveland-Marshall College of Law in 1980, Judge Karpinski worked for thirteen years as an Assistant Attorney General for the State of Ohio, trying more than 1600 cases at the trial level and practicing extensively in the appellate courts of five different districts in northern Ohio and at the Ohio Supreme Court. She was elected in 1995 to a six-year term as judge in the Court of Appeals of the 8th District of Ohio and subsequently re-elected to a second term. She was appointed as a visiting judge on the Ohio Supreme Court for a series of significant cases on automatic license suspension.

Judge Karpinski has demonstrated a strong commitment to her professions, first as a teacher and also as an attorney. Active in the Cuyahoga County Bar Association, she served on its Certified Grievance and the Court of Appeals Committees. Since 1998 she has been a Trustee of the Cuyahoga Bar. She is also a member of the Cleveland Bar Appellate Court Committee. In 2001, she was the first to chair a new committee of the Ohio State Bar Association: On the Independent Judiciary and Unjust Criticism of Judges. Because of her dual professions, she is often invited to lecture on appellate writing.

Judge Karpinski values her community and her Polish ethnic heritage. With her two sisters, Mercedes Spotts and Gloria Joy Battisti, she was a founding trustee of the East Side Catholic Shelter for the Homeless. For years she has sung in Our Lady of Peace Church Choir, and for one summer was its interim organist. After studying Polish at the Alliance of Poles for three years, she joined a team of teachers who traveled to Gdansk to teach English in the summer of 1993. Continuing her mother's interest in ethnic affairs, especially in the Cleveland Cultural Garden Federation, Judge Karpinski volunteered her services as its counsel. She was a long-time member of the American Polish Women's Club, has chaired the Budget and By-Laws Committees at Alliance of Poles Conventions, and served as Treasurer of Group 88 of the Polish Women's Alliance. For two years she was a judge for the Polonia Foundation Scholarship Committee and currently is a member of the Foundation Board.

Madam Speaker and colleagues, please join me in recognizing the great accomplishments of Judge Diane Karpinski and her tremendous commitment to the people of Northeast Ohio. Let us wish her tremendous success in her